PATENT APPLICATION

Docket No.: 13660.17

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Steven B. Smith

Serial No.:

09/870,142

Filing Date:

May 30, 2001

Art Unit

3628

Title:

METHOD AND SYSTEM OF MANAGING

SPENDING THROUGH ACCOUNT

Conf. No. 4558

ALLOCATION

Examining Attorney:

Timothy M. Harbeck

REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed October 4, 2006 for the above-referenced application. The following Amendment and Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance. Pursuant to 37 C.F.R. § 1.114 please continue examination and amend the above-referenced patent application as follows:

A Listing of the claims begins on page 2 of this document.

Remarks begin on page 8 of this document.